

Certificate Number: 03621-PAE-DE-033592420

Bankruptcy Case Number: 19-14789



03621-PAE-DE-033592420

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 23, 2019, at 12:36 o'clock AM EDT, Ryan M Sellers completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 23, 2019 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor